

FIGURE 1A

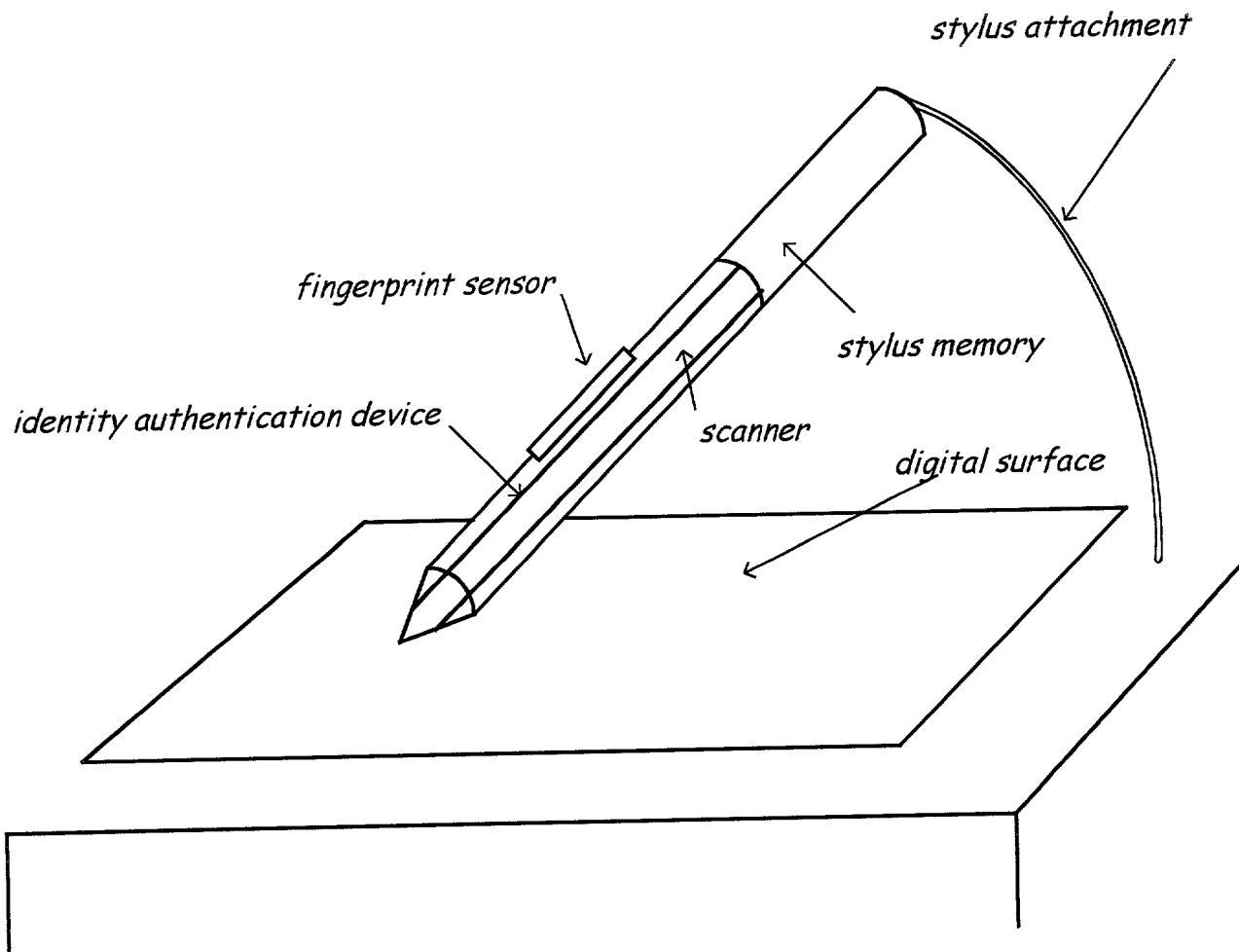
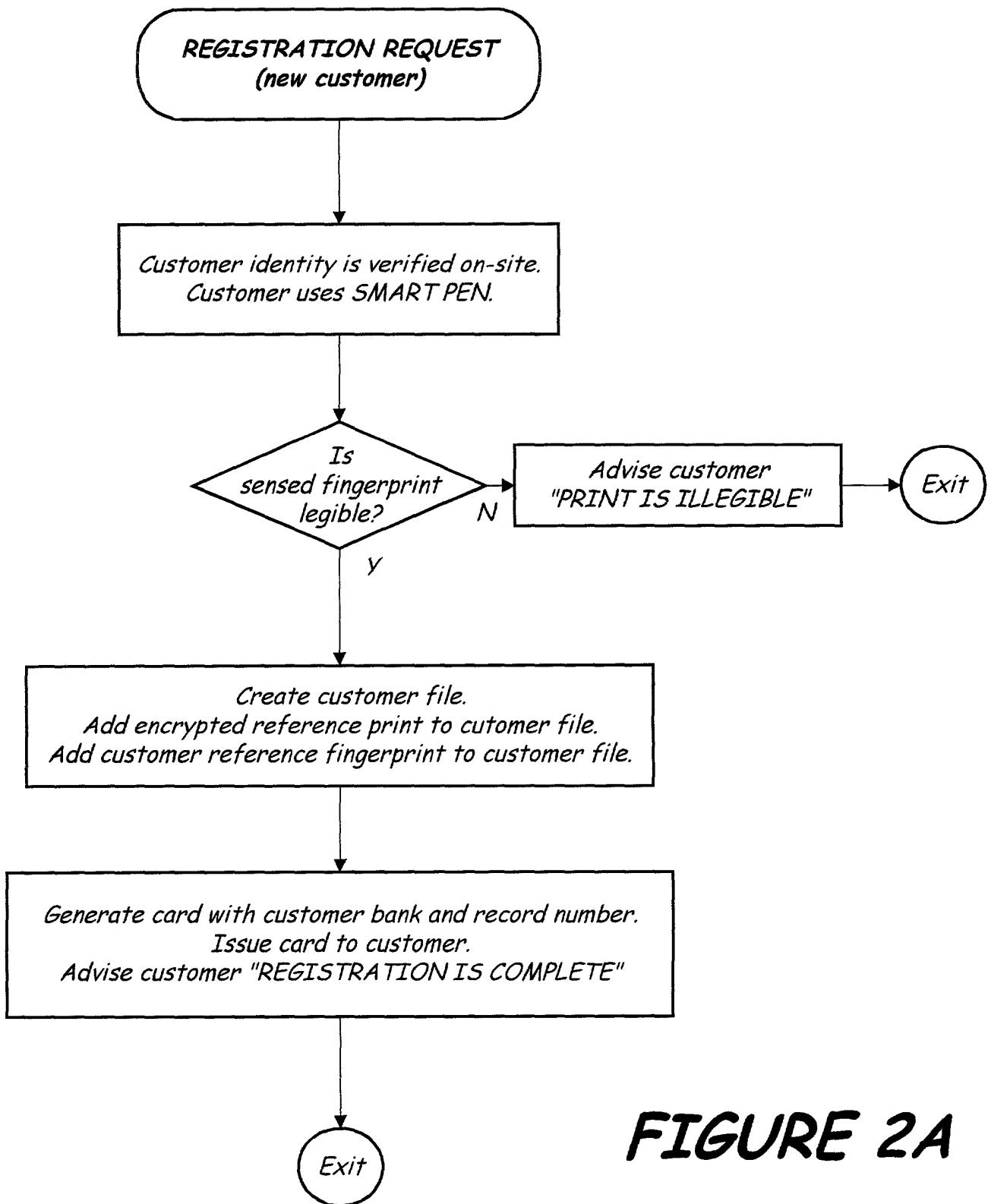


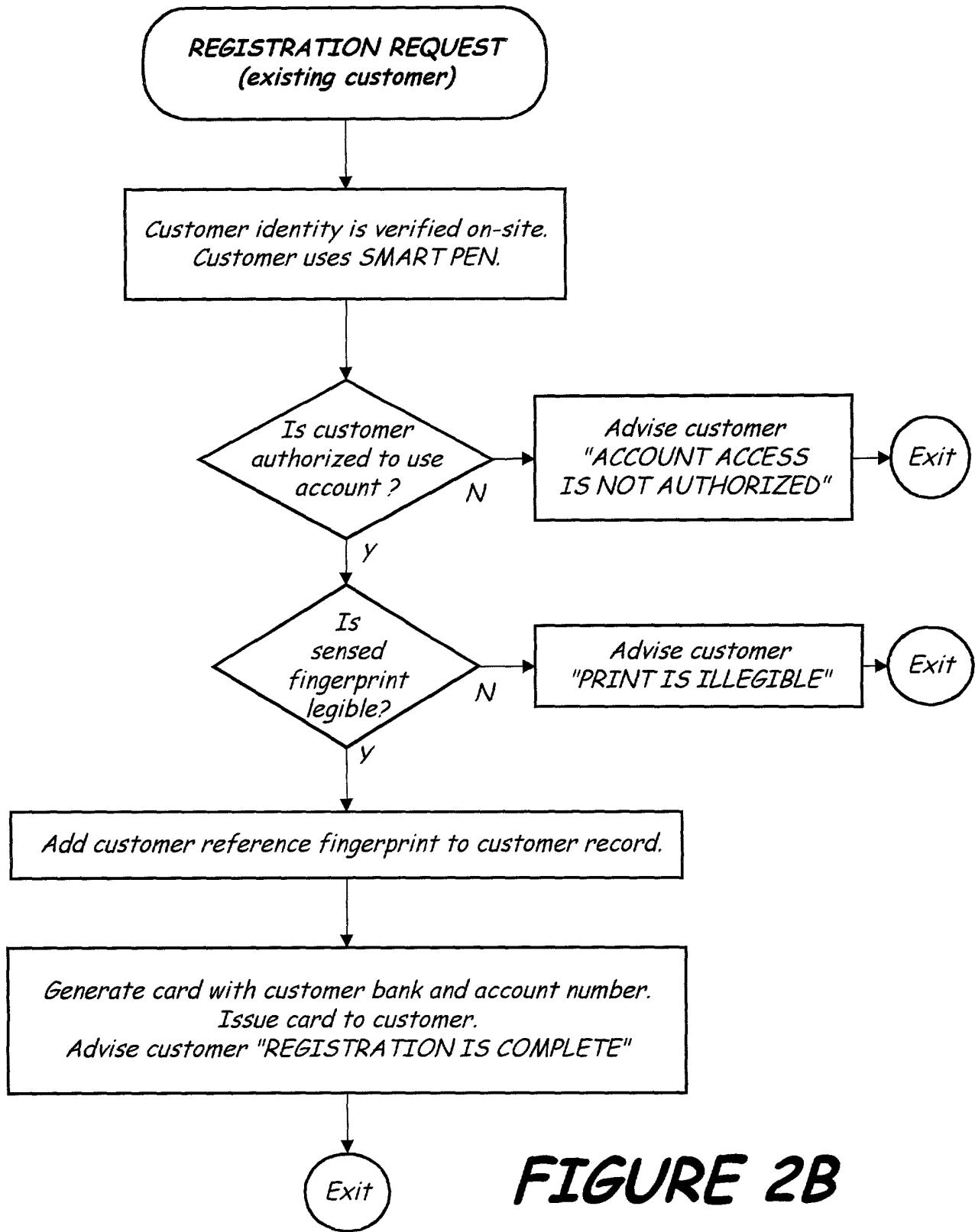
FIGURE 1B



FIGURE 1C

prior art - signature pad





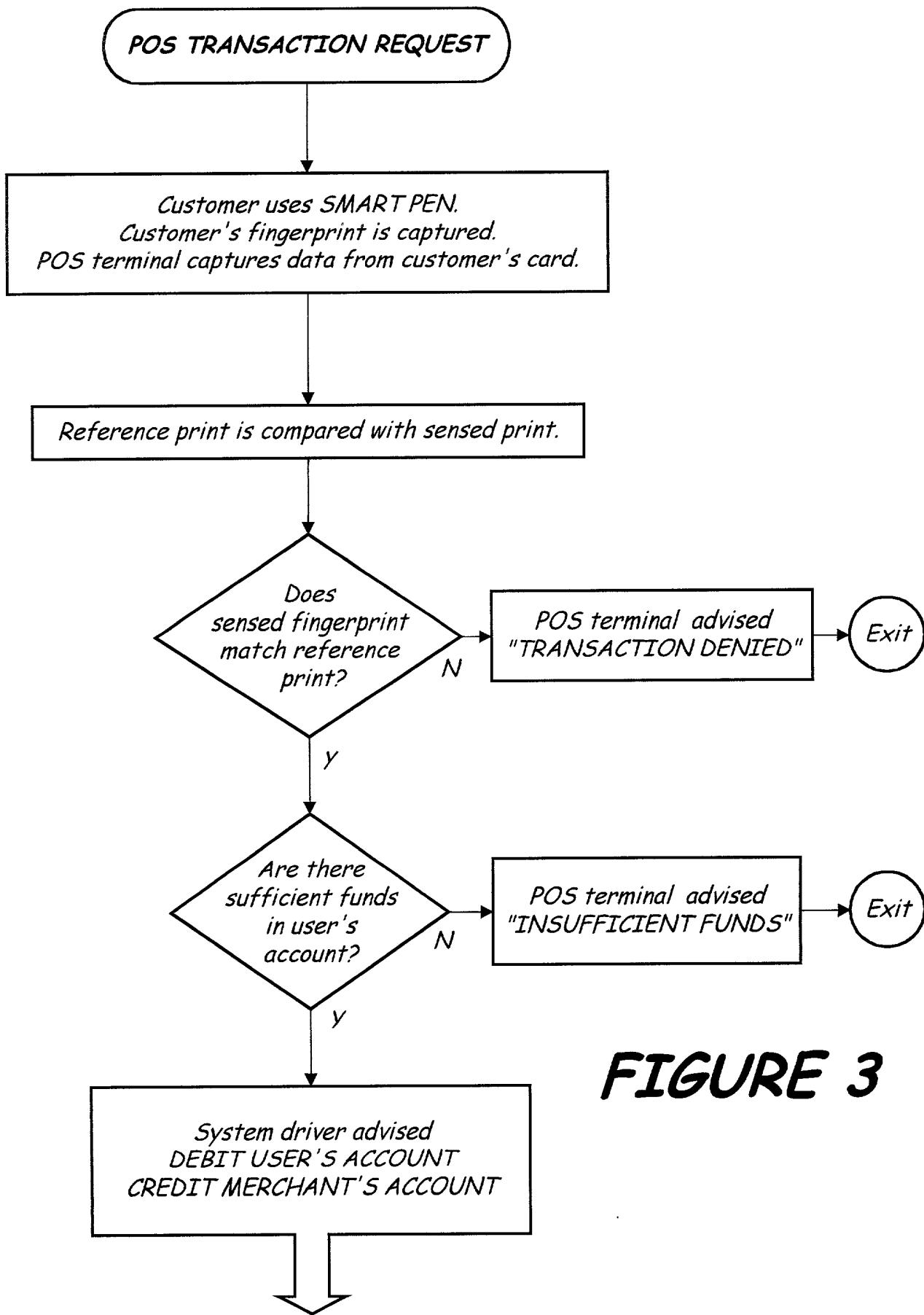


FIGURE 3

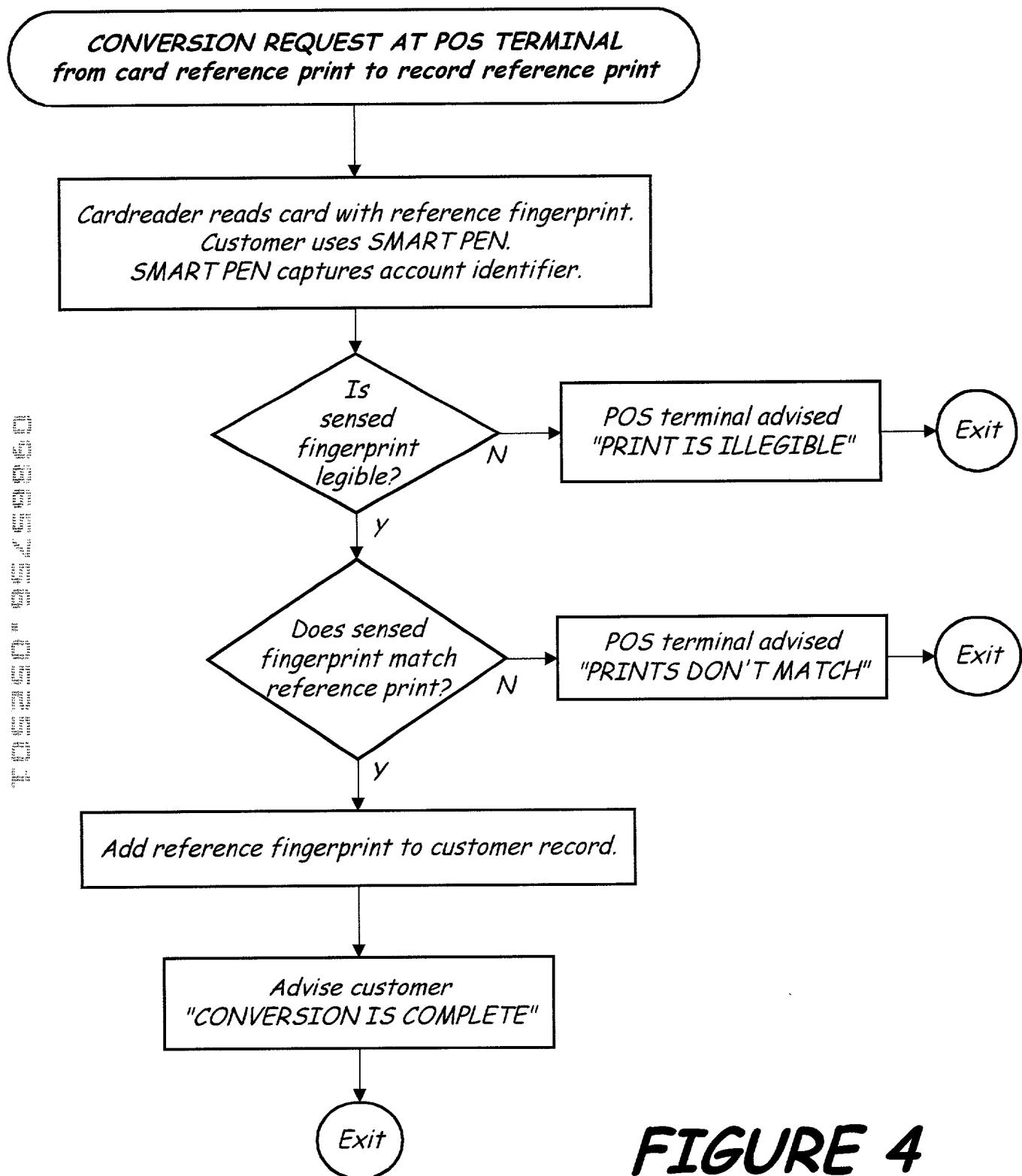


FIGURE 4

CARD PAN NO.
CUSTOMER'S BANK
CUSTOMER'S ACCOUNT NO.

FIGURE 5A

CARD MEMORY FOR USE
WITH TETHERED PEN

SMART PEN NO.
CUSTOMER'S ACCOUNT NO.
CUSTOMER'S BANK
REFERENCE PRINT

FIGURE 5B

WIRELESS
SMART PEN MEMORY

CARD PAN NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE
REFERENCE PRINT

SMART PEN NO.
CUSTOMER NAME
ADDRESS
PHONE NUMBER
ACCOUNT BALANCE

FIGURE 6A

CUSTOMER RECORD MEMORY
FOR USE WITH TETHERED PEN

FIGURE 6B
CUSTOMER RECORD MEMORY
FOR USE WITH WIRELESS
SMART PEN

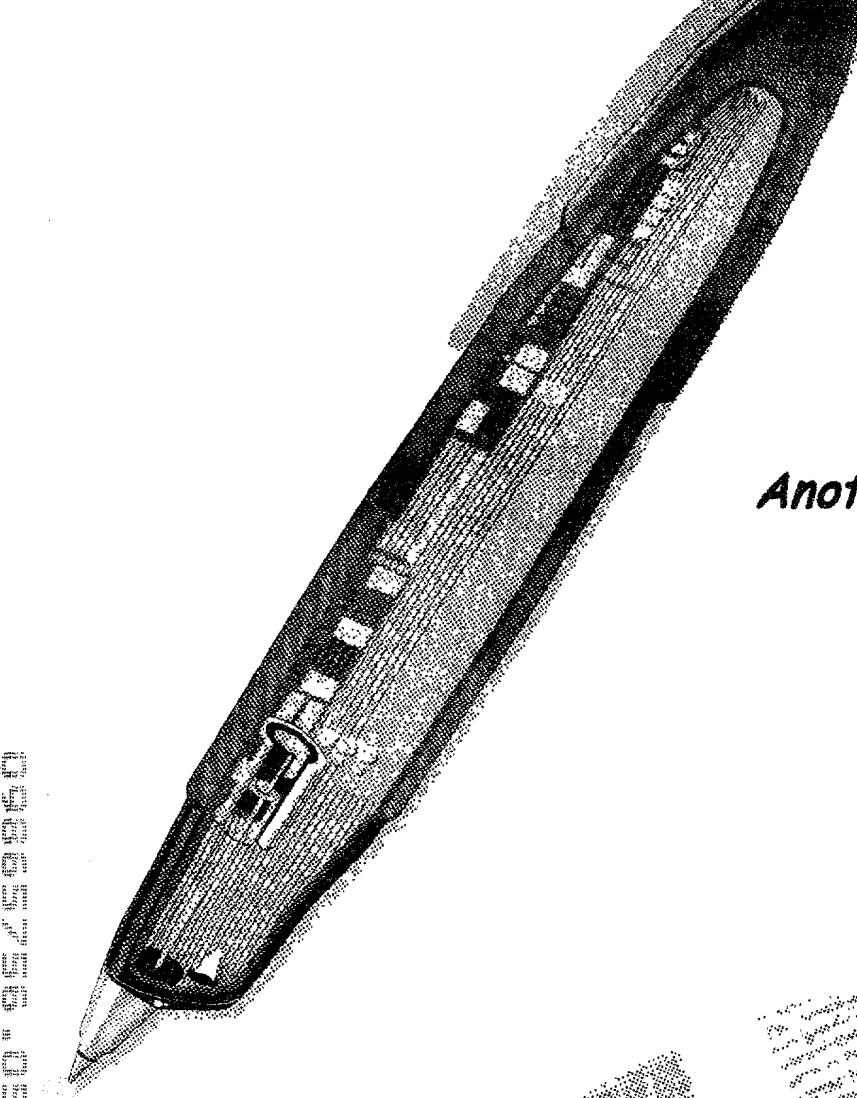


FIGURE 7
Anoto text capture stylus

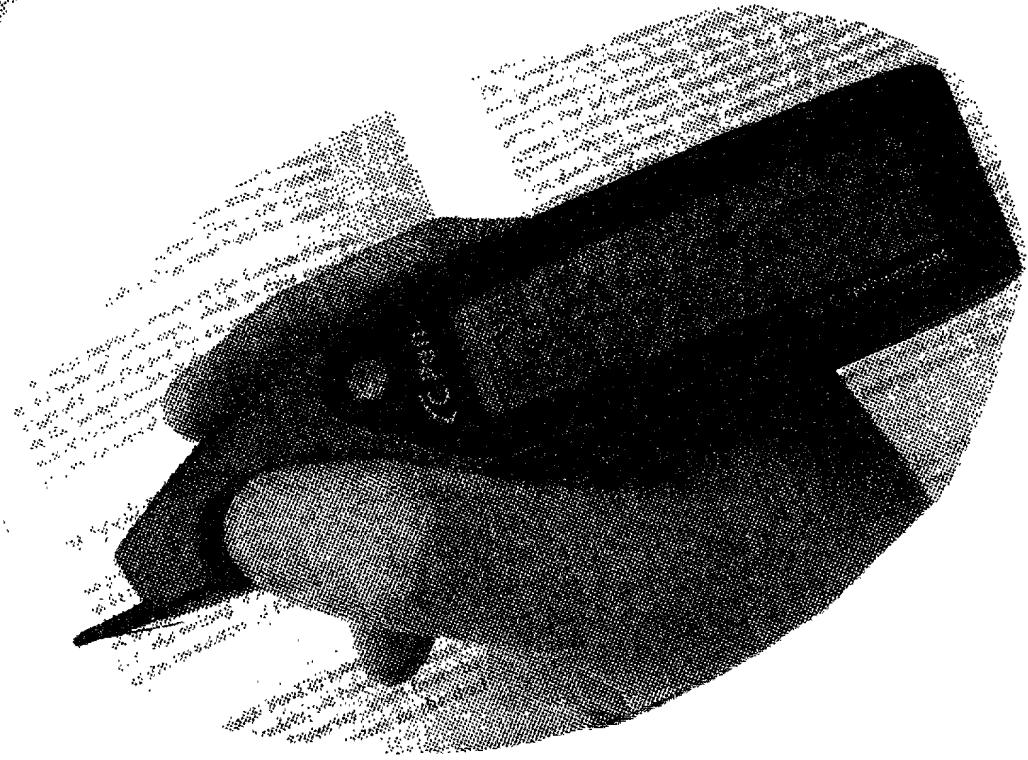


FIGURE 8
C-pen with a scanner